

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

RAYMOND THOMAS CHORNEY

Debtor(s)

Case No. 18-10627TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/22/2018.
- 2) The plan was confirmed on 09/25/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/11/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/10/2021.
- 5) The case was converted on 01/19/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 31.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$25,400.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$31,495.67
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$31,495.67**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,501.53
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,301.53**

Attorney fees paid and disclosed by debtor: \$1,200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CONTRACT CALLERS	Unsecured	1,591.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Secured	15,991.15	15,991.15	15,991.15	6,100.47	2,386.54
EASTERN REVENUE INCOPORATEI	Unsecured	1,025.00	NA	NA	0.00	0.00
ERIE COUNTY TAX CLAIM BUREA	Secured	1,534.91	NA	NA	0.00	0.00
ERIE FEDERAL CREDIT UNION(*)	Unsecured	5,658.16	5,086.20	5,086.20	0.00	0.00
FAIRVIEW TOWNSHIP**	Secured	781.77	862.52	862.52	0.00	0.00
NCB MANAGEMENT SERVICES INC	Unsecured	NA	253.24	253.24	0.00	0.00
PAYLIANCE++	Unsecured	64.00	NA	NA	0.00	0.00
PINNACLE CREDIT SERVICES LLC -	Unsecured	NA	769.56	769.56	0.00	0.00
SELECT PORTFOLIO SERVICING IN	Secured	53,030.16	53,030.16	0.00	17,116.17	0.00
SELECT PORTFOLIO SERVICING IN	Secured	0.00	10,817.63	10,817.63	481.22	0.00
WIDGET FINANCIAL**	Unsecured	149.00	NA	NA	0.00	0.00
WILLIAMSON AND BROWN LLC	Unsecured	NA	1,350.00	1,350.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$17,116.17	\$0.00
Mortgage Arrearage	\$10,817.63	\$481.22	\$0.00
Debt Secured by Vehicle	\$15,991.15	\$6,100.47	\$2,386.54
All Other Secured	\$862.52	\$0.00	\$0.00
TOTAL SECURED:	\$27,671.30	\$23,697.86	\$2,386.54
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$7,459.00	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,301.53</u>
Disbursements to Creditors	<u>\$26,084.40</u>
TOTAL DISBURSEMENTS :	<u>\$30,385.93</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 01/22/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.